

In re:  
Todd Allen Willman  
Wendy Sue Willman  
Debtors

Case No. 17-16590-pmm  
Chapter 13

District/off: 0313-4  
Date Rcvd: Nov 18, 2022

User: admin  
Form ID: 138OBJ

Page 1 of 4  
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2022:**

Recip ID	Recipient Name and Address
db/jdb	Todd Allen Willman, Wendy Sue Willman, 2945 Westminster Rd, Bethlehem, PA 18017-3300
13990004	BB&T, PO Box 580057, Charlotte, NC 28258-0057
13990007	Brandon Dollak, 2945 Westminster Rd, Bethlehem, PA 18017-3300
13990014	First National Bank Of Marin, PO Box 80015, Hauppauge, NY 11788
13990020	LV Health Network, 1200 S Cedar Crest Blvd, Allentown, PA 18103-6202
13990021	+ M&T Ban, 1 Fountain Plz, Buffalo, NY 14203-1495

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Nov 19 2022 00:15:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Nov 19 2022 00:16:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13989999	Email/PDF: bncnotices@becket-lee.com	Nov 19 2022 00:22:22	American Express, 4315 S 2700 W, Salt Lake City, UT 84184-0001
14017851	Email/PDF: bncnotices@becket-lee.com	Nov 19 2022 00:22:22	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13990000	Email/Text: broman@amhfcu.org	Nov 19 2022 00:15:00	American Heritage FCU, Brian Romaniello, 2060 Red Lion Rd, Philadelphia, PA 19115-1603
13990001	Email/Text: bk@avant.com	Nov 19 2022 00:16:00	Avant, 222 N La Salle St Ste 1700, Chicago, IL 60601-1101
13990003	Email/Text: bankruptcy@bbandt.com	Nov 19 2022 00:15:00	BB&T, PO Box 1847, 100-50-01-51, Wilson, NC 27894-1847
13990002	Email/Text: BarclaysBankDelaware@tsico.com	Nov 19 2022 00:15:00	Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
13990005	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 19 2022 00:22:07	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
13990006	^ MEBN	Nov 19 2022 00:10:34	Best Egg, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
14048763	+ Email/PDF: ebn_ais@aisinfo.com	Nov 19 2022 00:22:13	CAPITAL ONE BANK (USA), N.A. - CABEJA'S CLUB VISA, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
13990010	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 19 2022 00:22:24	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
13990008	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 19 2022 00:22:06	Cabelas, PO Box 82608, Lincoln, NE 68501-2608

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13990009	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 19 2022 00:22:12	Capital One Bank, 4851 Cox Rd, Glen Allen, VA 23060-6293
14024935	Email/PDF: bncnotices@becket-lee.com	Nov 19 2022 00:22:22	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13990011	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 19 2022 00:15:00	Comenity Bank/Bon Ton, PO Box 182789, Columbus, OH 43218-2789
13990012	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 19 2022 00:15:00	Comenity Capital Bank/boscovs, PO Box 182120, Columbus, OH 43218-2120
13990013	Email/Text: mrdiscen@discover.com	Nov 19 2022 00:15:00	Discover Bank, 6500 New Albany Rd E, New Albany, OH 43054-8730
13994645	Email/Text: mrdiscen@discover.com	Nov 19 2022 00:15:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025
13992085	Email/Text: EBNBKNOT@ford.com	Nov 19 2022 00:16:00	Ford Motor Credit Company LLC, PO BOX 62180, Colorado Springs, CO 80962-4400
13990015	Email/Text: EBNBKNOT@ford.com	Nov 19 2022 00:16:00	Ford Motor Credit, PO Box 54200 Box 54200, Omaha, NE 68154-8000
13990016	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 19 2022 00:22:15	Goodyear/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
14096569	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 19 2022 00:15:00	Internal Revenue Service, P O BOX 7346, Philadelphia PA 19101-7346
13990017	Email/PDF: gecsed@recoverycorp.com	Nov 19 2022 00:22:07	JC Penney, Box960090, Orlando, FL 32896-0090
14039167	Email/Text: JCAP_BNC_Notices@jcapi.com	Nov 19 2022 00:16:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
13990018	+ Email/Text: BKRMailOPS@weltman.com	Nov 19 2022 00:15:00	Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600
13990019	Email/Text: PBNCNotifications@perituservices.com	Nov 19 2022 00:15:00	Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
14060520	Email/PDF: resurgentbknotifications@resurgent.com	Nov 19 2022 00:22:07	LVNV Funding, LLC its successors and assigns as, assignee of Marlette Funding Grantor, Trust 2017-1, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14017512	+ Email/Text: camanagement@mtb.com	Nov 19 2022 00:15:00	M&T Bank, PO Box 1508, Buffalo, New York 14240-1508
14061234	+ Email/Text: blegal@phfa.org	Nov 19 2022 00:15:00	PENNSYLVANIA HOUSING FINANCE AGENCY, 211 North Front Street, Harrisburg, PA 17101-1406
14723462	^ MEBN	Nov 19 2022 00:10:38	PENNSYLVANIA HOUSING FINANCE AGENCY, C/O KML Law Group PC, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
13990022	+ Email/Text: blegal@phfa.org	Nov 19 2022 00:15:00	PHFA, 211 N Front St, Harrisburg, PA 17101-1466
14031593	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 19 2022 00:22:22	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14061976	^ MEBN	Nov 19 2022 00:10:39	Pennsylvania Housing Finance Agency, c/o KML LAW GROUP, P.C., 701 Market St. Suite 5000, Philadelphia, PA 19106-1541
14056634	Email/Text: bnc-quantum@quantum3group.com	Nov 19 2022 00:15:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13990023	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 19 2022 00:22:07	Sears/CBNA, 133200 Smith Rd, Cleveland, OH 44130
13990024	Email/PDF: gecsed@recoverycorp.com	Nov 19 2022 00:22:06	Syncb/Amazon, Box 965015, Orlando, FL

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			32896-5015
13990025	Email/PDF: gecsed@recoverycorp.com	Nov 19 2022 00:22:13	Synch/Care Credit, Box 965036, Orlando, FL 32896-5036
13990026	Email/PDF: gecsed@recoverycorp.com	Nov 19 2022 00:22:06	Synch/Dicks, Box 965005, Orlando, FL 32896-5005
13990027	Email/PDF: gecsed@recoverycorp.com	Nov 19 2022 00:22:06	Synch/Lowes, Box 965005, Orlando, FL 32896-5005
13990028	Email/PDF: gecsed@recoverycorp.com	Nov 19 2022 00:22:06	Synch/Sams Club, Box 965005, Orlando, FL 32896-5005
13990029	Email/PDF: gecsed@recoverycorp.com	Nov 19 2022 00:22:22	Synch/Synchrony Bank, Box 965005, Orlando, FL 32896-5005
13990030	Email/PDF: gecsed@recoverycorp.com	Nov 19 2022 00:22:22	Synch/Tjx, PO Box 965015, Orlando, FL 32896-5015
13990031	Email/PDF: gecsed@recoverycorp.com	Nov 19 2022 00:22:06	Synch/Toysrus, Box 965001, Orlando, FL 32896-5001
13992315	+ Email/PDF: gecsed@recoverycorp.com	Nov 19 2022 00:22:06	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14061461	+ Email/Text: bncmail@w-legal.com	Nov 19 2022 00:15:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13990032	+ Email/Text: bncmail@w-legal.com	Nov 19 2022 00:15:00	TD Bank USA/Target Credit, 3701 Wayzata Blvd, Minneapolis, MN 55416-3440
14023206	+ Email/Text: tdebn@credbankserv.com	Nov 19 2022 00:15:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
13990033	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 19 2022 00:22:07	THD, PO Box 6497, Sioux Falls, SD 57117-6497
14031789	+ Email/PDF: ebn_ais@aisinfo.com	Nov 19 2022 00:22:06	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
13990034	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 19 2022 00:22:22	WFFNB/Raymour & Flanigan, 800 Walnut St, Des Moines, IA 50309-3605

TOTAL: 51

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2022 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor Pennsylvania Housing Finance Agency bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
DAVID ALEXANDER BARNES	on behalf of American Heritage Federal Credit Union alexander.barnes@obermayer.com
DENISE ELIZABETH CARLON	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmllawgroup.com
DOUGLAS J. SMILLIE	on behalf of Creditor Manufacturers & Traders Trust Company dsmillie@flblaw.com ccharlton@flblaw.com
DOUGLAS J. SMILLIE	on behalf of Creditor M&T Bank dsmillie@flblaw.com ccharlton@flblaw.com
KEVIN G. MCDONALD	on behalf of Creditor Pennsylvania Housing Finance Agency bkgroup@kmllawgroup.com
LEON P. HALLER	on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com dmaurer@pkh.com;mgtshall@pkh.com;khousman@pkh.com
LYNN E. FELDMAN	on behalf of Debtor Todd Allen Willman feldmanfiling@rcn.com
LYNN E. FELDMAN	on behalf of Joint Debtor Wendy Sue Willman feldmanfiling@rcn.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Todd Allen Willman and Wendy Sue  
Willman

Debtor(s)

Case No: 17-16590-pmm  
Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

United States Bankruptcy Court  
Office of the Clerk, Gateway Building  
201 Penn Street, 1st Floor  
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 11/18/22